

[00101] The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1. A transaction authorization system for authorizing a transaction between a user computer and a transaction processor if the user computer is in a pre-specified location, the system comprising:

a location verification server for receiving a location verification request from a user computer desiring authorization to conduct a transaction with a transaction server, the location verification server including:

a location identification system for obtaining a location-related identifier associated with the source of the location verification request; and

a message constructor for encoding the location-related identifier into a message;

a transaction server adapted to receive the message, the transaction server including:

a message decoder for decoding the location-related identifier encoded within the message; and

a transaction authorizer system for authorizing a transaction between the user computer and the transaction processor if the pre-specified location comprises the location identified by the location-related identifier; and

a message transmit facility for transporting the message from the location verification server to the transaction server.

2. The transaction authorization system claimed in claim 1, wherein the location verification request from the user computer is made over a telephone network, and wherein the location-related identifier comprises at least a portion of the calling telephone number.

3. The transaction authorization system claimed in claim 2, wherein the user computer is connected to the transaction server via a first network, and the message transmit facility transports the message to the transaction server over the telephone network, via the user computer, and over the first network.

4. The transaction authorization system claimed in claim 2, wherein the verification server is connected to the transaction server via a second network, and the message transmit facility is adapted to transport the message to the transaction server over the second network.

5. The transaction authorization system claimed in claim 4, wherein the message transmit facility is adapted to transmit the message to the transaction server while the user computer is connected to the verification server via the telephone network.

6. The transaction authorization system claimed in claim 4, wherein the message transmit facility is adapted to transmit a disconnect message to the transaction server when the user computer ceases to be connected to the verification server via the telephone network.

7. The transaction authorization system claimed in claim 1, wherein the location-related identifier comprises an indication of the user's longitude and latitude as determined by a transponder.

8. The transaction authorization system claimed in claim 7, wherein the indication of the user's longitude and latitude is encrypted.

9. A transaction processing system for conducting a location-dependent transaction between a user and a transaction server if the user is in a pre-specified location, the system comprising:

a verification server for receiving an incoming telephone call from a user desiring to conduct a location-dependent transaction with a transaction server, the verification server including:

a decoder for obtaining a location-related identifier associated with the incoming telephone call; and

a location-related message constructor for encoding the location-related identifier into a location-related message;

a transaction server adapted to receive the location-related message, the transaction server including:

a location-related message decoder for determining the location-related identifier encoded within the location-related message;

a transaction authorization system for determining whether the pre-specified location comprises the location identified by the location-related identifier; and

a transaction processor for conducting the location-dependent transaction if the transaction authorization system determines the pre-specified location comprises the location identified by the location-related identifier; and

a location-related message transmit facility for transporting the location-related message from the verification server to the transaction server.

10. A transaction authorization system for authorizing a transaction between a user and a transaction server if the user is in a pre-specified location, the system comprising:

a location verification server for receiving a telephone call comprising a location verification request from a user computer desiring authorization to conduct a transaction with a transaction server, the location verification server including:

a location identification system for obtaining a location-related identifier associated with the user computer;

a user identification system for obtaining a user identifier of the user associated with the location verification request;

a clock capable of generating a timestamp associated with the location verification request; and

a message constructor for encoding the location-related identifier, the user identifier and the timestamp into a location verification message; and

a transaction authorization server adapted to process a location verification message, the transaction authorization server including:

a message decoder for decoding the location-related identifier, the user identifier and the timestamp encoded within the location verification message; and

a transaction authorization system for authorizing a transaction for the user identified by the user identifier if the pre-specified location comprises the location identified by the location-related identifier and the timestamp is less than a predetermined age; and

a message transmit facility for transporting the message from the verification server to the transaction server.

11. The transaction authorization system claimed in claim 8, wherein the location verification request from the user computer is made over a telephone network, and wherein the location identification system obtains at least a portion of the calling telephone.

12. The transaction authorization system claimed in claim 9, wherein the user computer is connected to the transaction server via a first network, and the message transmit facility transports the message to the transaction server over the telephone network, via the user computer, and over the first network.

13. The transaction authorization system claimed in claim 8, wherein the verification server is connected to

the transaction server via a second network, and the message transmit facility is adapted to transport the message to the transaction server over the second network.

14. The transaction authorization system claimed in claim 11, wherein the message transmit facility is adapted to transmit the message to the transaction server while the telephone call is in progress between the user computer and the verification server.

15. The transaction authorization system claimed in claim 12, wherein the message transmit facility is adapted to transmit a disconnect message to the transaction server when the telephone call ceases to be in progress between the user computer and the verification server.

16. A transaction authorization system for authorizing a transaction between a user and a transaction server if the user is in a pre-specified location, the system comprising:

a location verification server for receiving a telephone call comprising a location verification request from a user computer desiring authorization to conduct a transaction with a transaction server, the location verification server including:

a location identification system for obtaining call identification information, the call identification information comprising information associated with the location of the call origin;

a location code generator for generating a location-related identifier based, at least in part, upon the call identification information;

a user identification system for obtaining a user identifier of the user associated with the location verification request;

a clock capable of generating a timestamp associated with the location verification request; and

a message constructor for encoding the location-related identifier, the user identifier and the timestamp into a location verification message; and

a transaction authorization server adapted to process a location verification message, the transaction authorization server including:

a message decoder for decoding the location-related identifier, the user identifier and the timestamp encoded within the location verification message; and

a transaction authorization system for authorizing a transaction for the user identified by the user identifier if the pre-specified location comprises the location identified by the location-related identifier and the timestamp is less than a predetermined age; and

a message transmit facility for transporting the message from the verification server to the transaction server.

17. The transaction authorization system claimed in claim 14, wherein the call identification information includes at least a portion of the calling telephone.

18. The transaction authorization system claimed in claim 15, wherein the user computer is connected to the

transaction server via a first network, and the message transmit facility transports the message to the transaction server over the telephone network, via the user computer, and over the first network.

19. The transaction authorization system claimed in claim 14, wherein the verification server is connected to the transaction server via a second network, and the message transmit facility is adapted to transport the message to the transaction server over the second network.

20. The transaction authorization system claimed in claim 17, wherein the message transmit facility is adapted to transmit the message to the transaction server while the telephone call is in progress between the user computer and the verification server.

21. The transaction authorization system claimed in claim 18, wherein the message transmit facility is adapted to transmit a disconnect message to the transaction server when the telephone call ceases to be in progress between the user computer and the verification server.

22. A transaction authorization system for authorizing a transaction between a user and a transaction server if the user is in a pre-specified location, the system comprising:

a server comprising both a verification server and a transaction server, the location verification server comprising means for receiving a location verification request from a user computer



desiring authorization to conduct a transaction with a transaction server;

a location identification system for obtaining a location-related identifier associated with the source of the location verification request; and,

a transaction authorizer system for authorizing a transaction between the user computer and the transaction processor if the pre-specified location comprises the location identified by the location-related identifier.

23. A transaction authorization system for authorizing a transaction between a user computer and a transaction processor if the user computer is in a pre-specified location, the system comprising:

a location verification server for receiving a telephone call comprising a location verification request from a user computer desiring authorization to conduct a transaction with a transaction server, the location verification server including:

a location identification system for obtaining call identification information, the call identification information comprising information associated with the location of the call origin;

a location code generator for generating a location-related identifier based, at least in part, upon the call identification information;

a user identification system for obtaining a user identifier of the user associated with the location verification request;

a clock capable of generating a timestamp associated with the location verification request; and

a message constructor for encoding the location-related identifier, the user identifier and the timestamp into a location verification message, the message constructor being adapted to incorporate an message authentication sequence within the message;

a message transmitter for transmitting the location verification message to the user computer; and

a transaction authorization server adapted to process a location verification message, the transaction authorization server including:

a message receiver for receiving the location verification message from the user computer;

a message decoder for decoding the location-related identifier, the user identifier and the timestamp encoded within the location verification message, the message decoder being adapted to reject the message if the message authentication sequence reflects that the message has been altered since it had been encoded by the message constructor; and

a transaction authorization system for authorizing a transaction for the user identified by the user identifier of a non-rejected message if the pre-specified location comprises the location identified by the location-related identifier and the timestamp is less than a predetermined age.